

## UNITED STATES BANKRUPTCY COURT

DISTRICT OF RHODE ISLAND

In re: CRISTIAN PINALES

Case No.: 09-10794

Debtor(s)

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

John Boyajian, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/04/2009.
- 2) The plan was confirmed on 05/06/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/07/2011, 07/19/2011.
- 5) The case was completed on 06/08/2012.
- 6) Number of months from filing or conversion to last payment: 39.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without full payment: 159,546.84.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor:	\$17,083.00
Less amount refunded to debtor:	\$90.00

<b>NET RECEIPTS:</b>	\$16,993.00
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**Expenses of Administration:**

Attorney's Fees Paid Through The Plan:	\$ .00
Court Costs:	\$ .00
Trustee Expenses and Compensation:	\$1,002.25
Other:	\$ .00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	\$1,002.25
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Attorney fees paid and disclosed by debtor:	\$2,500.00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
BAC HOME LOAN SERVICING, L.P.	Unsecured	NA	146,591.09	146,591.09	6,275.91	.00
BAC HOME LOANS SERVICING LP	Secured	299,653.87	9,007.97	9,007.97	9,007.97	.00
CITIFINANCIAL, INC.	Unsecured	4,907.82	4,907.82	4,907.82	210.78	.00
CITY OF PROVIDENCE	Priority	NA	NA	NA	.00	.00
EAST BAY FUNDING LLC	Unsecured	242.17	242.17	242.17	10.42	.00
EAST BAY FUNDING LLC	Unsecured	759.85	934.35	934.35	40.15	.00
ECAST SETTLEMENT CORP.	Unsecured	1,675.57	1,675.57	1,675.57	71.98	.00
LVNV FUNDING LLC	Unsecured	NA	1,179.85	1,179.85	50.69	.00
NARRAGANSETT BAY COMMISSION	Secured	NA	NA	NA	.00	.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	3,643.13	420.80	420.80	18.09	.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	446.00	446.03	446.03	19.18	.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	255.07	1,622.93	1,622.93	69.72	.00

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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	1,455.83	4,328.92	4,328.92	185.93	.00
PROVIDENCE WATER	Secured	NA	.00	.00	.00	.00
RI HOSPITAL	Unsecured	3,238.00	NA	NA	.00	.00
VANGUARD	Unsecured	245.76	NA	NA	.00	.00
WACHOVIA DEALER SERVICES	Secured	23,030.03	NA	NA	.00	.00
WELLS FARGO FINANCIAL	Unsecured	632.78	696.33	696.33	29.93	.00

**Summary of Disbursements to Creditors:****Secured Payments:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	9,007.97	9,007.97	.00
Debt Secured by Vehicle:	.00	.00	.00
All Other Secured:	.00	.00	.00
<b>TOTAL SECURED:</b>	9,007.97	9,007.97	.00

**Priority Unsecured Payments:**

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00

**GENERAL UNSECURED PAYMENTS:**

163,045.86 6,982.78 .00

**Disbursements:**

Expenses of Administration:	\$1,002.25
Disbursements to Creditors:	\$15,990.75

**TOTAL DISBURSEMENTS:**

\$16,993.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 09/04/2012

By: /s/John Boyajian

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF RHODE ISLAND

In re:

CRISTIAN PINALES  
Debtor

BK-09-10794  
CHAPTER 13

ADDENDUM TO CHAPTER 13 STANDING TRUSTEE'S  
FINAL REPORT AND ACCOUNT

To the Trustee's knowledge, there are domestic support obligations. The debtor has filed Form B283 stating "I owed no domestic support obligation when I filed my bankruptcy petition, and I have not been required to pay any such obligations since then." *See Document #67.*

/s/John Boyajian  
John Boyajian, Trustee  
Boyajian, Harrington & Richardson  
182 Waterman Street  
Providence, RI 02906  
(401) 273-9600